

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-19216-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raymond D. Neate
213 Washington Ave.
Egg Harbor City, NJ 08215

Sheila D. Neate
aka Sheila D. Coles
213 Washington Ave.
Egg Harbor City, NJ 08215

Social Security No.: xxx-xx-7602 xxx-xx-7562

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 8, 2019.

On 2/13/2022 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: March 16, 2022
Time: 09:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: February 14, 2022
JAN: kaj

Jeanne Naughton
Clerk

In re:
Raymond D. Neate
Sheila D. Neate
Debtors

Case No. 17-19216-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Feb 14, 2022

User: admin
Form ID: 185

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Raymond D. Neate, Sheila D. Neate, 213 Washington Ave., Egg Harbor City, NJ 08215-1327
aty	+ Steven Kelly, Stern & Eisenberg, PC, 1040 N. Kings Highway, Ste. 407, Cherry Hill, NJ 08034-1925
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516808371	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
516815043	Benjamin Neate, 213 Washington Ave Apt Eggg, Egg Harbor City, NJ 08215-1327
516857274	+ CALIBER HOME LOANS, INC., Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516808372	Calibur Home Loans, Inc., PO Box 24610, Oklahoma City, OK 73124-0610
516808374	Carrie Brown Esq. Portfolio Recovery, ATL-DC-2002-16, 120 Corporate Blvd, Norfolk, VA 23502-4952
516808375	Cenlar Federal Savings & Loan, 425 Phillips Blvd, Ewing, NJ 08618-1430
516870411	+ Ditech Financial LLC, McCabe Weisberg & Conway, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
516875459	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
518289317	+ LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452, LoanCare, LLC., 3637 Sentara Way Virginia Beach, Virginia 23452-4262
518286320	+ LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
516879355	+ New Jersey Turnpike Authority, Mark Schneider, Esq., 581 Main Street, PO Box 5042, Woodbridge, NJ 07095-5042
516822904	+ Prime Acceptance Co., c/o Ragan & Ragan, P.C., 3100 Route 138 West, Wall, NJ 07719-9020
516808390	Sallie Mae Inc., PO Box 3229, Wilmington, DE 19804-0229
516808392	Stern and Eisenberg, PC, Margaret Cascino-F-139142-15, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
519142880	+ Steven Kelly, Esquire, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
516808393	Superior Court of NJ - Atlantic County, ATL-DC-002002-16, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4510
516808394	Superior Court- Forclosure Unit, F-039142, PO Box 971, Trenton, NJ 08625-0971
516958449	+ TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
516960919	+ TD Bank, N.A., Richard J. Tracy, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517014524	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517089759	U.S. Bank Trust, N.A., as Trustee for LSF9 Master, c/o Caliber Home Loans, Inc., PO Box 619063, Dallas, TX 75261-9063
516995708	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 14 2022 23:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 14 2022 23:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 14 2022 23:05:00	Caliber Home Loans, Inc., 16745 W. Bernardo, Suite 300, San Diego, CA 92127-1908
517808983	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 14 2022 23:05:00	CALIBER HOME LOANS, INC., CALIBER

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Feb 14, 2022

Form ID: 185

Total Noticed: 56

517047808	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 14 2022 23:05:00	HOME LOANS, INC., BANKRUPTCY DEPARTMENT, 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500
516808373	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 14 2022 23:08:25	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
516879347	+ Email/Text: legal@castlecredit.com	Feb 14 2022 23:05:00	Castle Credit Co. Holdings, Prime Acceptance Corp., PO Box 6462, Chicago, IL 60680-6462
516808377	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 14 2022 23:09:17	Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
516808378	Email/PDF: creditonebknotifications@resurgent.com	Feb 14 2022 23:08:41	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516808379	Email/Text: mrdiscen@discover.com	Feb 14 2022 23:04:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
517033686	Email/Text: mrdiscen@discover.com	Feb 14 2022 23:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516808381	Email/Text: EBNBKNOT@ford.com	Feb 14 2022 23:04:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
516808376	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 14 2022 23:09:21	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516808382	Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 14 2022 23:04:00	Key Bank, NA, 4910 Tiedeman Rd, Cleveland, OH 44144-2338
516808383	Email/PDF: resurgentbknotifications@resurgent.com	Feb 14 2022 23:19:43	LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516918778	Email/PDF: MerrickBKNNotifications@Resurgent.com	Feb 14 2022 23:09:22	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517029219	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 14 2022 23:04:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516808384	Email/PDF: MerrickBKNNotifications@Resurgent.com	Feb 14 2022 23:08:10	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
516808385	Email/Text: bankruptcydpt@mcmcg.com	Feb 14 2022 23:04:00	Midland Funding LLC, c/o Midland Credit Management, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
516808386	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Feb 14 2022 23:04:00	NJ EZ Pass Viiolation Center, PO Box 4971, Trenton, NJ 08650-4971
516808387	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 14 2022 23:09:14	Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502-4962
517056216	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 14 2022 23:09:14	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517056181	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 14 2022 23:09:14	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517056253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 14 2022 23:08:54	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
516808389	Email/Text: legal@castlecredit.com	Feb 14 2022 23:05:00	Prime Acceptance Corp, 200 W Jackson Blvd Ste 720, Chicago, IL 60606-6941
519017699	+ Email/Text: RASEBN@raslg.com	Feb 14 2022 23:04:00	ROBERTSON, ANSCHUTZ, SCHNEID & CRANE LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170,, DULUTH, GA 30097-8461
516883811	+ Email/Text: ebn_bkrt_forms@salliemae.com	Feb 14 2022 23:04:00	Sallie Mae,, P.O box 3319,, Wilmington, DE 19804-4319

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Feb 14, 2022

Form ID: 185

Total Noticed: 56

516808391	Email/PDF: gecsed@recoverycorp.com	Feb 14 2022 23:09:11	Sam's Club / Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
516809579	+ Email/PDF: gecsed@recoverycorp.com	Feb 14 2022 23:09:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516808395	Email/Text: bankruptcy@td.com	Feb 14 2022 23:04:00	TD Bank NA, 70 Gray Rd, Portland, ME 04105-2019
516808396	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 14 2022 23:04:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
517014524	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 14 2022 23:04:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517088820	*+	Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
518289316	*+	LoanCare, LLC., 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
516808388	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502-4962
516808380	##	DiTech Financial, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin M. Buttery	

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Feb 14, 2022

Form ID: 185

Total Noticed: 56

on behalf of Creditor CALIBER HOME LOANS INC. kbuttery@moodklaw.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com

Sindi Mncina

on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com

Sindi Mncina

on behalf of Loss Mitigation Caliber Home Loans Inc. smncina@raslg.com

Sindi Mncina

on behalf of Creditor Ditech Financial LLC smncina@raslg.com

Sindi Mncina

on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC smncina@raslg.com

Steven A. Silnutzer

on behalf of Joint Debtor Sheila D. Neate stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com

Steven A. Silnutzer

on behalf of Debtor Raymond D. Neate stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com

Steven P. Kelly

on behalf of Creditor CALIBER HOME LOANS INC. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 15